Travel Awards

CURewards™ Travel – Nobody knows the World better.

Celebrating fifty years of Helping People Travel, One at a Time; there's nobody better to trust with your valuable vacation days and redemption points than CURewards Travel.

Airline Tickets – NEW Online Travel Reservations

It's easier than ever to book your Air, Car and Hotel reservations. Visit **www.CURewards.com** today.

Flight Destination	Points
US 48	30,000
Canada	35,000
Hawaii (from CA/NV)	49,000
Hawaii (all other states)	71,000
Bahamas/Caribbean /Mexico	60,000
Bermuda	62,500
Central America	69,000
Alaska	70,000
Europe	95,000
Middle East	110,000
South America	113,000
Asia	115,500
Australia /New Zealand	150,000
NEW - **First Class US 48**	**105,000**

Airline reservations must be made 21 days in advance of travel, require a Saturday night stay, and are subject to availability, blackout dates and certain airline imposed restrictions.

Can't purchase in advance? Can't stay a Saturday night? – No problem!

Our Travel Program can meet your needs. Starting with the same point value as a US 48 award, you will earn up to a $325, $525 or $750 credit at the time of purchase of an airline ticket from the contracted CURewards Travel Agency to any destination, on any airline, at any time with no restrictions!

Cruises

With over 2,000 unique itineraries sailing to favorites like the Caribbean, Alaska, Mexico & Europe, you have plenty of options to choose from – all while being pampered by the remarkable service provided by the World's Leading Cruise Lines.

Cruise Destination	As low as
Bahamas/Mexico	23,500
Caribbean	29,500
Bermuda – *NEW*	62,000
Alaska	91,500
Canada/New England	121,500
Europe – *NEW*	206,000
Hawaii	209,500

Point values are per person and based on double occupancy.

Hotels

With leading Hotel partners such as the Ritz-Carlton, Marriott, Hyatt, Residence and Fairfield Inns - one night as low as 10,000 points can ensure you a good night's sleep in any one of our 12,000 properties worldwide.

Car Rentals

In addition to our standard compact to full-size cars, we're now offering Premium, SUV and Luxury options to our 1, 3 or 7-day rentals awards. Choose from preferred, leading car rental companies with one-day rentals as low as 6,250 points.

Double Points

Take advantage of low prices and earn DOUBLE POINTS on all your travel needs! Use your CURewards Card and double your dream opportunities.

Call **(800) 900-6160** toll-free to redeem your travel award & make reservations.
Monday – Thursday, 10:30 am – 9:30 pm Eastern
Friday, 12:30 pm – 9:00 pm Eastern
Saturday, 12:00 pm – 6:00 pm Eastern

What's New?

You asked, we listened! The following are just a few of our most recent enhancements:

- **Online Travel Reservations**
- **First Class Travel options**
- **Hawaii inter-island options**
- **Rounds of Golf, Spa packages, Resort Awards**
- **Introducing the Fun and Prestige Collection** - Mustangs, Miatas, & HUMMERs
- **Travel Protection Plan**
- **CURewards Surprises –** Be sure to visit **www.CURewards.com** each month to check out the latest surprise Special Rewards – unique adventures plus more!

*Visit the **www.CURewards.com** travel section for a complete listing of all rules, details and current point values for travel-related awards.*

CURewards™ Program Rules

For every $5 in qualifying signature-based debit card purchases, net of returns, Participant transact on their debit card account eligible in this REWARDS Program earns Participant one Point as provided for in these Rules. Any questions as to what constitutes an eligible transaction shall be resolved at the sole discretion of the Program. Points for this Program begin to accumulate with qualified debit card purchases Participant makes beginning on the first day of the statement cycle in which their Program begins and ending on the last day of the last statement cycle of the announced duration of their Program. Points earned from net signature-based debit card purchases and point adjustments made between statement cycles will be deemed as earned after being posted to Participant's next monthly statement.

Points may be combined with EFCU credit card points and can be used to order the awards described in the current brochure or the Program web site. Point requirements assigned to any award are subject to change from time to time without notice, and awards may be discontinued or substituted at any time. Accounts must be open (not canceled or terminated by either party; not delinquent, over limit, or otherwise not available to use for transactions) at time of redemption. Awards are not available when the cardholder is in default under the card agreement. The sponsoring credit union reserves the right to suspend the cardholders participation in the Program until the account is in good standing.

Merchandise will be shipped via a parcel delivery service or by the U.S. Postal Service and should arrive 4-6 weeks after the order is received; otherwise, the Participant will receive an acknowledgement stating the anticipated alternate delivery date, except as noted on items shipped directly from the manufacturer. There will be no charge for standard delivery. Additional shipping cost may apply to deliveries to Puerto Rico, Alaska and Hawaii. The Participant will be notified of the additional cost. Shipments cannot be made to a post office box or outside the United States. For more details on merchandise shipment limitations, please refer to the merchandise section on the CURewards web site. No international shipments are permitted. A street address and home phone number are required to accept an order.

A product, which is received damaged or defective, may be returned to the shipper within 10 days of receipt for replacement. All parts, instructions, warranty cards and original packaging materials must be returned with the product. Be sure to note any exceptions, damages or shortages on the delivery receipt before signing it to accept freight shipment delivery from the carrier.

The merchandise offered in this Program may be subject to standard manufacturers' warranties. Warranty claims must be directed to the manufacturer.

Points have no cash value. Points in this Program cannot be exchanged for cash, cannot be combined with cash to obtain awards, cannot be transferred to or combined with any other debit or credit account unless specified by your sponsoring credit union.

Points will be deducted from the total points available for redemption for any returns or credits reflected on the debit card account statement. The Participant's debit card account may be charged for the actual cash difference between the cost of the award redeemed and the net value of the actual points available for redemption in the event Participant redeems unearned Points.

Points may be forfeited due to Rules violations.

This Program is void where prohibited or restricted by law. Participant is responsible for any federal, state or local income or other taxes or gratuities, if applicable.

Certain restrictions may apply to travel certificates, tickets and documents. Travel certificates, tickets and documents are not exchangeable, refundable, transferable or redeemable for cash. All travel certificates, tickets and documents will be mailed first class U.S. Mail and will not be replaceable in the event of loss, destruction or theft. Participant may request travel certificates, tickets and documents to be delivered by overnight carrier and agrees to pay the associated additional delivery fees. Participant is responsible for any applicable fees and taxes associated with travel redemptions.

The Participant's use of their debit card(s) following receipt of these Rules will indicate their agreement to comply with and abide by these Rules.

The Program reserves the right to terminate or modify the Program or portions thereof at any time without restriction or penalty. This means that regardless of a Participant's level of activity in the Program, the ability to accumulate points or claim awards can be terminated or modified with or without prior notice. The redemption value of Points already accumulated, may be changed at any time without notice and without restriction or penalty.

All travel awards are non-refundable and subject to specific terms and conditions. Unless otherwise noted, airline reservations must originate from the contiguous 48 United States, must be made 21 days in advance of travel, require a Saturday night stay and may have restrictions, blackout dates and exclusions. The Program reserves the right to book all airline tickets on the carrier with the lowest available fare for the round trip between the cities requested. Certificates have no value except when used under the terms and conditions accompanying them. Certificates and tickets issued for airline travel must be issued in the name of the redeeming debit card account holder or a member of their immediate family.

The Program is not responsible for the performance of the airlines or the ticketed transportation. All reservations are made subject to the conditions of carriage, supply or business of the party providing the service, which include exclusions and limitations of liability.

Airline tickets are not refundable nor may they be returned to the Program for a credit of points to the original account. They are non-changeable unless permitted by the airline issuing the ticket. Fees that apply due to permitted changes by the airline are the responsibility of the traveler. En-route stopovers are not permitted unless they are to make direct connections within the carrier's rules. Air travel must be all on the same airline. Minimum or maximum stays required by the carrier may apply.

Issuance of some travel certificates does not constitute a reservation. In such cases the certificate holder is responsible for making all reservations with the company that issues the certificate.

Every effort has been made to ensure that the information in the Program communications is accurate. The Program is not responsible for errors or omissions and reserves the right to correct such errors at any time, even if it affects a pending award redemption order.

Some sponsoring credit unions of CURewards may choose to add local additional rules and Program opportunities. Please inquire with your sponsoring credit union to see if such rules are applicable to your participation in the Program.

To see additional rules regarding certificate redemptions for airline tickets, cruises, car and hotel awards, please see the travel section of the CURewards web site or contact your sponsoring credit union. These terms and conditions combined with the General Program Rules and Conditions (available at the CURewards web site), and any local rules published by your sponsoring credit union, constitute the full set of Program Rules.

Entrust Federal Credit Union local rules include: points will expire 3 years from the end of the calendar year in which they are earned, and will expire on a first-in, first-out basis annually. (E.g. points earned in calendar year one will expire on the last business day of calendar year 3.)

Reward Yourself.
You've Earned It.

M89923

CU Rewards™

We would like to reward you as a valued member of our credit union by providing you with **CURewards™**. Through this exclusive program, using your Entrust Visa REWARDS ChekCard will unlock a door to exciting travel opportunities and premium merchandise.

How Does CURewards Work?

For every $5 you charge on your Entrust Visa REWARDS CheckCard, points are earned. Your points are then redeemable for a valuable travel or merchandise award. The more points you save, the greater your reward.

Visit www.CURewards.com

To see a full selection and description of the merchandise and travel opportunities, visit **www.CURewards.com** today!

Claim Your Award

The CURewards™ program is easy!

- To redeem your points for merchandise, just fill out and mail the redemption form contained in this brochure or visit **www.CURewards.com** and order online.
- To claim a travel reward, simply call us toll-free at (800) 900-6160 or visit **www.CURewards.com** and order online.

CU Rewards™ Premium Merchandise Awards

Visit www.CURewards.com to see hundreds of additional items!

Level 1 – 2,500 points

BRA-70109	Konik & Co Designer Watch Men's	BRA-70124	Homedics Mini Massage-On-The-Go
BRA-70134	Konik & Co Diamond Dial Quartz Watch Ladies'	BRA-70129	jWIN Digital Stereo Headphones
BRA-70111	Stansport Lensatic Compass	BRA-70101	Toastmaster Stick Blender
BRA-70115	Emjoi Stationary Stepper	BRA-70104	Sonnet 8x21 Binoculars
BRA-70131	Allied 16-Piece Hand Tool Set	BRA-70119	Coleman Take 6 Personal Cooler
BRA-70102	Konik & Co Atomic Desk Clock	BRA-70107	Sonnet TV Sound AM/FM/WB Radio
BRA-70113	Nikko Jeep Wrangler	BRA-70125	jWIN Splash-Proof AM/FM Radio-with Alarm & Fog-Free Mirror

Level 2 – 3,250 points

GH20344	Intermatic Tabletop Accent Light	INS-70209	Reed & Barton Waterford Seahorse Wine Charms
GS11157	Classic Imports Sterling Silver Nine Strand Flat Cable Bracelet	INS-70217	Coleman 4D Auto-On Water Beam Floating Spot
GH20475	Weber Two-Piece Tool Kit	INS-70219	Homedics HydraGel Rechargeable Massage
GE10220	GE Trimline Telephone w/Caller ID	INS-70208	Fuji Clear Shot V
GR40307	Crayola Wizards Box Of Crayons	INS-70222	Maximo Concepts Laser Level
GS11672	High Sierra Sport Lumbar Pack	INS-70205	Sakar MP3 Sound Case
GR40459	Kidz Delight Mini-Max 2 Pack		
GS10302	World Kitchen, Inc. 3 -pc Pizza Stone Set		

Level 3 – 6,500 points

GE10216	GE 2.4 GHz Cordless w/Digital Answering Machine	GS11521	RCA CD with MP3 Compartment
GP30248	Tumi Gusseted Card Case	GH20235	Howard Miller Devahn Wall Clock
SS10005	Homedics Facial Spa Ultra Cleansing & Microdermabrasion System	GH20343	Algoma Classic Net Hammock Chair
GS11083	Leap Frog My First Alphabet Bus	GE10481	jWIN Slim Progressive Scan DVD Player
GS11338	Coach Mini Sag Mini Skinny	GH20447	Skil Variable Speed Jigsaw
GS11484	Down, Inc. Upside-of-Down Pillow King	GH20393	Suncast Hosehandler Wall-Mount Hose Reel
GS11622	Calphalon Bakeware Set - 5 Piece	GH20453	Shop Vac Original Vac
GP30137	A.T. Cross Ball-Point Pen/Pencil Set	GH20523	Marquis by Waterford Stemware Flute Glasses

Level 4 – 9,750 points

GS10675	Back to Basics Blender Solution	GP30392	Omaha Steaks Spiral Sliced Ham
GR40213	Brunton Digital Compass	GE10236	Canon Color Printer
GS10345	Conair Ultra Massaging Foot Spa w/Water Jet	GS10296	Black & Decker BullsEye Laser Level Stud Sensor
GP30638	Entrees To Excellence Gourmets' Delight Cheesecake	GS11339	Radio Flyer Traditional Red Wagon
GH20045	Tefal Avante 4-Slice Toaster Black	GP30603	Aurafin Double Round Hoops
GS10469	Homedics Sound Spa CD & Clock Radio	GH20435	Cosco Superfold Step Stool
GR40496	Mitchell Travel Pack Spinning Combo	GH20626	Salton George Foreman Combo Grill/Griddle
GR40178	Park & Sun Volleyball/ Badminton Set	GS10381	jWIN Electronics Sports Jukeman Digital Audio Player - 256 MB
		GS11442	Wilson X31 Carry Golf Bag

Level 5 – 13,000 points

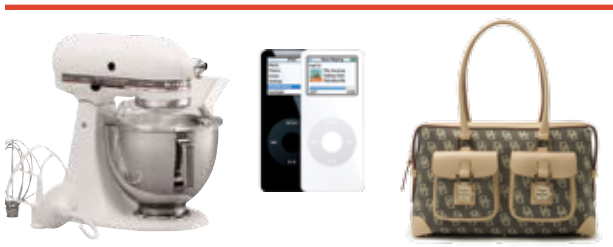
GS10922	Riedel "O" Wine Tumbler Set Cabernet/Merlot Set	GH20062	DeLonghi Oil-Filled Radiator
GH20500	Step 2 Stone Hill Tranquility Pond	GH20430	Cosco Premium Wood Folding Chairs Mahogany
GS10657	Whistler Laser Detector	GR40516	Imaginair by Aero Minute Bed - Queen
GR40290	Baggo Bag Toss Game	GS11628	Brinkmann Portable Propane Grill
GH20489	Hoover Fold Away Vacuum	GR40161	Bolle Valorium EagleVision 2 Sunglasses
GS10007	Simpletech Bonzai Upgradeable 256mb Flash Drive	GS11342	Kid Kraft Natural See Thru Bins
GS10674	LeCreuset Silicone Bakeware Set	GS10303	All-Clad 7-Qt Slow Cooker
GS11109	Pioneer DVD/CD Player	GS11075	Fisher-Price Learning Home
GS11341	Coleman Pack-Away Table Set for 4	GS11463	Hamilton Beach 12 Cup Brewstation Deluxe Coffeemaker
GS10763	Alex Lemonade Stand		
GS11006	Reed & Barton Bannister Hexagon Bowl w/ Salad Servers		

Level 6 – 19,500 points

GS10742	Oneida Flatware Set with Caddy	GS11010	Maui Jim "Nani" Sunglasses Ruby
GS10365	Powell Heirloom Curio Cabinet	GS11046	Mattel Little People Tot Rod
GP30296	Badanco 4-Piece Luggage Set	GS10976	Bissell Spot Bot
GE10467	HP Officejet All-In-One 4215	GS10668	DeLonghi Expresso Maker
GP30330	British Imports Black & Walnut Inlaid Chessboard	GS11359	Panasonic® 5 DVD/CD Changer
GH20440	DeWalt Heavy-Duty Reciprocating Saw Kit	GH20178	GE 1.7 cu ft Compact Refrigerator
GS10598	Huffy 26" Olympia Men's Bicycle	GS10542	Hummingbird Portable Fish Tracker
GS11444	Coleman Backhome Patio Fireplace with Wheels	GE10557	Altec Lansing iPod Speakers
		GH20434	Cosco 5-Piece Table & Chair Set
		GP30299	Kingport Kluge Cheyenne Leather Garment Sleeve

Level 7 – 26,000 points

GE10300	Bushnell Voyager Telescope	GS11310	Samsung DVD Recorder
GR40418	Peg-Perego Primo Viaggio Car Seat Black Sable	GR40498	Minn Kota Endura Electric Trolling Motor
GS10376	jWIN Electronics 13" Color TV/ DVD/CD Combo	GH20488	Hoover WindTunnel Vacuum
GR40186	Northface Cat's Meow Sleeping Bag	GE10189	Crosley 4-In-1 Retro Radio
GS10573	Odyssey White Steel 2 Ball Putter	GP30264	Samsonite Silhouette Luggage 29" Expandable Upright Suiter
GS11000	Deni Compressor Ice Cream Maker	GS10043	Aurafin Vintage Diamond and Pearl Earrings
GS10915	Oregon Scientific Weather Station Cordless Phone w/Extra Handset	GS10724	Sanyo Sirius Satellite Radio
GH20108	All-Clad Emerilware 10-Piece Cookware by All-Clad	GE10490	Nintendo Gameboy Advanced Pkg
		GR40064	Wilson Air Power 16-Piece Golf Set



Level 8 – 39,000 points

GS10523	Dooney & Bourke Signature Anniversary Double Buckle Bag	GR40004	Fitness Quest Total Gym 1500
GS10991	Elite Creations Andirondack Chair	GH20030	KitchenAid Artisan Mixer White
GH20338	Homedics Anti-Gravity Massage Lounger	GS10383	Nikon 6 Megapixel Digital Camera
GE10331	Sharper Image Ionic Breeze Quadra Silent Air Purifier Black	GS10577	Callaway Big Bertha 454Ti Driver Graphite Shaft Regular 9° Firm
GS11049	Movado Museum Men's Strap Watch	GS10016	RCA DVD/VCR RECORDER Combo
GS11118	Apple 4 GB Nano MP3 Player (Black)	GE10165	Sony 400-Disc CD Changer
GS10973	Bose VCS-30 Series II Center/ Surround Speaker Package	GH20575	Butler Demilune Console Table
GP30083	Global Diamond Blue Topaz & Diamond Slide	GE10379	Sony 20" WEGA Flat Screen TV
		GS11227	Fashion Bed Group Contour Canopy Bed - Queen
		GS11364	Baumell Pearl Studs w/Diamonds

Level 9 – 66,000 points

GH20177	GE Profile Triton Built-In Dishwasher	GH20014	All-Clad Nine-Piece Stainless Steel Cookware
GS11129	Humax DVD Recorder with TIVO Ready	GS10841	Sony Cybershot 7MP 3x Optical Zoom Lens Digital Camera
GR40001	Fitness Quest Edge Recumbent Bike	GS10843	Bushnell Night Vision Binoculars
GS10932	Howard Miller Clocktail Table	GS11195	Dyson DC15 "The Ball" All Floors Vacuum Cleaner
GR40236	Orvis Trident TLS 865-4 5-Weight Outfit	GS10094	Viking 6 piece cookware set
GS11494	Brighton 22" Wheeled Carry-On	GS10869	Fashion Bed Group Fenton Queen Bed
GE10399	Panasonic Digital Camcorder		
GR40514	Trek Gary Fisher ATB		

Level 10 – 97,500 points

GS10437	Sony DVD Handycam Camcorder	GS10886	Broyhill Maison Lenoir Corner Unit
GH20141	Whirlpool Top-Mount Refrigerator	GE19977	Sharp 20" ASV LCD TV Tuner/Spk
GR40048	Trek Competition MT Bike	GS11650	Proform Dual Station/Dual Stack
GS10787	RCA 20" LCD EDTV Monitor	GH20653	Makita 10" Dual Slide Compound Saw
GR40030	Good Time Novelty Visionaire 6-Ft Air Hockey	GS10893	Weber Genesis Silver-C Natural Gas Grill - Black
GE10328	Epiphone Les Paul Electric Guitar		

Level 11 – 140,000 points

GH20517	Whirlpool Duet Electric Dryer	GS10926	Whirlpool Microwave/Hood Combo
GH20560	Riverside Roll-Top Desk	GS10590	Callaway X-18 Iron Set 3-PW-Firm
GE10426	Sharp 20" ASV LCD Aquos TV	GE10566	Bose 3-2-1 GS Series II DVD Home Theater System Silver Speakers
GS11649	Explanar Home Training System		
GS10033	Sony DVD Camcorder	GR40499	Briggs & Stratton Outboard Motor
GS11179	Garmin GPS Travel Companion	GH20639	Whirlpool Freezerator Garage Refrigerator/Freezer
GS10282	Weber Stainless Steel LP Gas Grill		
GE10394	Sharper Image Massage Chair	GH20561	Riverside Furniture Computer Armoire

Level 12 – 210,000 points

GS11417	Antwerp Diamonds Circle Pendant	GS10825	Sony 12.1" LCD Monitor Package
GR40061	Callaway Hawkeye VFT Titanium Irons Regular Flex	GS10849	Bose 3-2-1 GSX DVD Home Entertainment System
GS10010	Dell Dimension Series Desktop Computer Package	GS10873	Rowe Walden Sofa - Red
GS10705	Sony 34" Trinitron WEGA TV	GH20516	Whirlpool Duet HT Washer Pewter
GS10889	Broyhill Urban Curio China	GP30034	Bella Jewelry Two-Tone Diamond Knot Bracelet
GH20508	Telescope Key Largo Patio Set	GS10876	Lexington Furniture Drop-Leaf Cocktail Table
GH20156	KitchenAid Electric Range-White		

Level 13 – 375,000 points

GS10880	Kincaid Gathering House Queen Bed & Night Stand	GS11424	Antwerp Diamonds Stud Earrings
GS11627	KitchenAid 36" Gas Grill	GS10064	Bulova Piermont II Grandfather Clock
GS11335	Sony® VAIO® Notebook PC	GS11537	Panasonic® 56" Rear Projection TV
GS10911	Evo Companion Model 25 Cart	GS10781	Samsung 42" ED Plasma TV
GS11305	Samsung 50" Widescreen DLP with 720p HDTV	GS11408	Antwerp Diamonds The Dream Necklace .50ct tw/White Gold

CU Rewards™ Redemption Form

Merchandise awards can be redeemed at www.CURewards.com or if you are using this form, please mail completed form to:

CURewards Award Headquarters
2440 West 34th Street, Chicago, IL 60608-5134

Cardholder Name:

_____

Credit Union Card Account Number:

_____

(Please use the card account number that has available CURewards points.)

Shipping Address (No P.O. Boxes):

_____

_____

City: _____ ***State:*** _____ ***Zip:*** _____

Home Phone: ( ) _____

Work Phone: ( ) _____

Sponsoring Credit Union Name:

_____

Qty.	Item Number / Item Name/Size	Points
Qty. 1	Item Number: GH20176 Item Name/Size: Sample Entry	Points 66,000
Qty.	Item Number: Item Name/Size:	Points
Qty.	Item Number: Item Name/Size:	Points
Qty.	Item Number: Item Name/Size:	Points
	Total Points Redeemed	

Please sign and date:

Cardholder Signature:

_____

Order Date: _____

Receipt of order signifies that I have read and agree to abide by the rules and conditions of the CURewards Program. Visit www.CURewards.com for additional rules.